

EXECUTIVE SUMMARY

This Family Housing Market Analysis (FHMA) evaluates the availability of housing for accompanied military personnel stationed at Fort Leonard Wood, Missouri, meeting Army standards for affordability, location, quality, and number of bedrooms. This report is based on criteria and methods approved by HQ Department of the Army, and reflects current guidance by the Department of Defense (DoD) regarding market analyses for military family housing.

KEY FINDINGS

The principal assumptions and results of the analysis are shown in Table ES-1.

Table ES-1. Government-Provided Military Family Housing Required and Key Assumptions, Fort Leonard Wood, 2002 and 2007

Assumptions/Results		
1. Methodology Consistent With OSD Guidance for All Services 2. Market Area Based on Limits of 20-Mile Commute 3. Rental Mobile Homes are Inadequate for Military Members 4. Out-of-Pocket Expense Reduced to Zero in 2007 5. One Bedroom per Family Member 6. Total Military Personnel Strength as Tabulated by Post [1]		
	2002	2007
Total Active-Duty Permanent Party Personnel	5,378	5,514
Effective Family Housing Requirement	3,763	3,858
Floor Requirement [2]		
10 Percent On-Post	n.a.	396
Key and Essential Personnel	n.a.	71
Historic Housing	n.a.	-
Quality of Life	n.a.	-
Floor Requirement [2]	2,322	450
Community Housing Shortfall	716	1,792
Government-Provided Family Housing Units Required	3,038	2,242

Notes: [1] Includes military personnel authorized for the post as tabulated in the monthly post military population report prepared by U.S. Army Maneuver Support Center and Fort Leonard Wood.

[2] A floor requirement is not calculated for the current year analysis. For analysis of current year conditions, on-post housing is considered occupied at recent actual levels. The floor requirement in the out-year reflects greatest requirement among the four categories on an individual grade basis.

Source: Estimates prepared for this study.

For 2007, the government-provided family housing requirement totals 2,242 units, comprising 582 two-bedroom units, 910 three-bedroom units, and 750 units with four or more bedrooms.

CRITICAL ASSUMPTIONS

The projections displayed in Table ES-1 are based on several critical assumptions.

First, the analysis is consistent with current OSD guidance for the preparation of FHMAs. The following summarizes the principal features of this guidance:

1. OSD policy establishes a projected minimum family housing requirement (floor housing requirement) for military housing assets at an installation. The floor housing requirement is based on four factors projected for the fifth year of the analysis (2007):
 - Military On-Post Community – Ten percent of the effective military family housing requirement by grade segment, with a minimum of one on-post housing unit for any grade segment for which there is an effective military family housing requirement of at least one unit.
 - Key and Essential Personnel – All key and essential, or Priority 1, personnel.
 - Historic Housing – On-post family housing listed on or eligible for listing on the National Register of Historic Places under the National Historic Preservation Act.
 - Quality of Life – Housing for members whose annual regular military compensation (RMC) falls below 50 percent of the median family income for the housing market area.
2. The FHMA determines if the private sector could potentially provide sufficient affordable, suitable quality housing for military families under the assumption that only the floor housing will be available on the base in FY2007. The analysis projects the increase in community housing expected to become available in response to the potential transition of military renters into the community.
3. The methodology used in this FHMA simulates a dynamic process of adjustment between market area housing demand and supply. The analysis incorporates changes in military manpower, competing civilian demand, and rental housing supply over a five-year period, estimating the military market share for each year of the analysis. The military market share is based, in part, on competition among military families, unaccompanied personnel, and civilians who actively seek housing during the year. The projected total requirement for government-provided military family housing is the sum of the projected floor requirement plus any shortfall in projected availability of private-sector housing (community housing shortfall).
4. This analysis distinguishes between all market area rental housing and that rental housing estimated to be acceptable and available for military personnel within the installation's housing market area. The analysis uses a market segment approach, dividing the housing market into segments by cost (rent, utility costs, and renter's insurance) and number-of-bedroom categories. The military share of housing in each segment is the proportion of available, affordable, adequate-quality housing in that segment equal to the proportion of the military requirement to the total competing housing demand within the segment.
5. The dynamic process applies these major assumptions:
 - The U.S. government-controlled housing inventory is hypothetically adjusted to the floor housing requirement in five years. The number of military families occupying U.S. government housing would change each year until by the fifth year of the analysis only the floor housing would be occupied.

- Market competition only occurs for rental housing units that become available for rent during the year. Rental housing becomes available when current occupants terminate their occupancy for whatever purpose or additional housing units enter the rental market through new construction or net conversions from owner-occupancy. Estimated changes, if any, in the rental housing supply are based on the potential rental market response to any assumed increased in demand – from civilian population growth, from military families moving from government controlled housing to the private sector, or any increases in military personnel authorizations.
- Competing demands each year are those households, both military and civilian, who actively seek rental housing during the year. These include households occupying suitable housing that choose to seek different rental housing or relocate to a different market area; households currently occupying unsuitable housing; and new households entering the housing market. The new households include military households newly authorized to the installation, military families who are part of the simulated transition from on-post housing to the private sector, and civilian households new to the housing market. Current on-post military residents are assumed to compete for rental housing during the transition phase.
- Unaccompanied personnel not required to live in on-post housing are competed in the private sector housing market as well. Military families and unaccompanied personnel who own their homes are considered suitably housed under current policy.
- The shortfall or surplus in the private-sector housing market is determined in the fifth year of the analysis as the difference between the military's share of adequate quality housing and the military rental requirement. When there is insufficient private sector rental housing of adequate quality in a cost-band segment, a community housing shortfall exists in that cost-band segment.

The final step of the FHMA is the determination of the government-provided family housing requirement for the installation. This is defined as the sum of the floor housing requirement and the community housing shortfall.

Second, the analysis was conducted for the installation's market area. As discussed further below, this area encompasses those communities within a 20-mile commute of the post.

Third, rented mobile homes were assumed to be unacceptable for military families. Mobile homes owned by their military occupants were assumed to be acceptable, just as all other military owner-occupied units are considered acceptable housing regardless of any other factors involved.

Fourth, the affordability definition used in this study is Maximum Acceptable Housing Cost (MAHC). For 2002, MAHC has two components – Basic Allowance for Housing (BAH) and Out-of-Pocket (OOP) expenses. For 2007, OOP is assumed to be zero with BAH increasing to cover projected rent and utility costs. Military personnel are assumed to pay 85 percent to 100 percent of MAHC for rent, utilities, and renter's insurance.

Fifth, military families were estimated to have requirements for two-, three-, or four-bedroom units based on the number of family members and grade of the military member. Each family member, other than the spouse, is entitled to his or her own bedroom. Accompanied military personnel in grades E7-E9

and W4-O5 were assigned a minimum of three bedrooms due to seniority. Personnel in grades O6 and above were assigned a minimum of four bedrooms.

Sixth, this FHMA uses data on current authorized military personnel strength compiled by the U.S. Army Maneuver Support Center and Fort Leonard Wood.

As shown in Table ES-1, this analysis projects a 2007 requirement for government-provided military family housing at the post of 2,242 units. The grade segment and bedroom composition of the current and projected housing requirement is displayed in Table ES-2.

Table ES-2. Government-Provided Requirement for Army Family Housing, Fort Leonard Wood, 2002 and 2007

	2 BR	3 BR	4+ BR	Total
2002				
Total	1,014	1,270	754	3,038
Officers	177	140	95	412
O6+	-	-	21	21
W4-O5	-	36	19	55
W1-O3	177	104	55	336
Enlisted	837	1,130	659	2,626
E7-E9	-	440	180	620
E4-E6	704	646	465	1,815
E1-E3	133	44	14	191
2007				
Total	582	910	750	2,242
Officers	150	76	87	313
O6+	-	-	26	26
W4-O5	-	29	11	40
W1-O3	150	47	50	247
Enlisted	432	834	663	1,929
E7-E9	-	305	179	484
E4-E6	380	494	469	1,343
E1-E3	52	35	15	102

Source: Estimates prepared for this study.

MILITARY FAMILY HOUSING REQUIREMENTS

This FHMA reports the family housing requirements of all entitled permanent party military personnel across all services authorized for Fort Leonard Wood. The U.S. Army Maneuver Support Center and Fort Leonard Wood provided data on current military personnel authorized for the post. This figure totals 5,378 military members. The current projections indicate the post's authorized strength will increase by 136 permanent-party members by FY 2007. Adding this figure to total current authorized strength implies a 2007 strength projection of 5,514 personnel.

The Fort Leonard Wood Housing Office provided detailed data on accompaniment status, family sizes, military to military marriages, voluntarily separated personnel, and home ownership for a substantial portion of the personnel currently assigned to the post (more than 4,500 military members). This analysis used these data to estimate accurate relationships for all military personnel authorized for the post in 2002 and 2007.

Total permanent-party service members authorized for Fort Leonard Wood total 5,378 personnel in the year 2002 (Table ES-3). The total personnel figure includes 1,293 single members, 222 voluntarily separated personnel, 100 military couples, and 3,763 military families. Based on current guidance to assign one bedroom per family member (other than spouse), the families were estimated to include 1,282 with two-bedroom requirements, 1,569 with three-bedroom requirements, and 912 with requirements for units with four or more bedrooms. This bedroom distribution includes seniority assignments: E7-E9 and W4-O5 personnel were assumed to require units with at least three bedrooms, and O6+ personnel were assumed to require units with four bedrooms (see Table ES-3).

Table ES-3. Fort Leonard Wood Military Personnel by Accompaniment Status and Bedroom Entitlements,

	2 BR	3 BR	4+ BR	Family Housing Required	Military Couples	Voluntary Separations	Other Single	Permanent Party Personnel
2002								
Total	1,282	1,569	912	3,763	100	222	1,293	5,378
Officers	211	214	133	558	15	19	197	789
O6+	-	-	26	26	-	1	2	29
W4-O5	-	83	47	130	3	3	12	148
W1-O3	211	131	60	402	12	15	183	612
Enlisted	1,071	1,355	779	3,205	85	203	1,096	4,589
E7-E9	-	586	243	829	16	43	61	949
E4-E6	913	723	522	2,158	61	150	540	2,909
E1-E3	158	46	14	218	8	10	495	731
2007								
Total	1,316	1,610	932	3,858	103	227	1,326	5,514
Officers	209	212	130	551	15	19	196	781
O6+	-	-	27	27	-	1	2	30
W4-O5	-	83	45	128	3	3	12	146
W1-O3	209	129	58	396	12	15	182	605
Enlisted	1,107	1,398	802	3,307	88	208	1,130	4,733
E7-E9	-	605	249	854	17	44	63	978
E4-E6	943	746	538	2,227	63	154	556	3,000
E1-E3	164	47	15	226	8	10	511	755

2002 and 2007

Source: Estimates prepared for this study.

An increase in personnel to 5,514 personnel is projected for the year 2007. Family housing needs were assumed to increase in proportion, to a total of 3,858 families.

FLOOR ANALYSIS

The primary focus of the FHMA process is to assess the balance between projected acceptable off-post rental housing and the projected off-post military family rental housing requirement. However, the off-post rental housing balance is not the sole determinant of the total government-provided military family housing requirement. Current Department of the Army guidance is to identify a projected minimum on-post housing requirement, or the floor requirement, as the greatest of four criteria on a pay grade by pay grade basis:

- Military On-Post Community – Ten percent of the effective military family housing requirement by grade segment, with a minimum of one on-post housing unit for any grade segment for which there is an effective military family housing requirement of at least one unit.
- Key and Essential Personnel – All key and essential, or Priority 1, personnel.
- Historic Housing – On-post family housing listed on or eligible for listing on the National Register of Historic Places under the National Historic Preservation Act.
- Quality of Life – Housing for members whose annual regular military compensation (RMC) falls below 50 percent of the median family income for the housing market area.

No corresponding floor requirement is calculated for the current (FY2002) year. For analysis of current year conditions, on-post military family housing is considered occupied at recent actual levels. Table ES-4 presents the current occupancy status of the military family housing located on the post based on the bedroom entitlements of the personnel. Recent family housing occupancy reports (BOP as of 31 July 2002) indicate a total of 2,326 units were occupied, with 4 of these used for purposes other than family housing. Consequently this analysis uses a current occupancy of 2,322 family housing units (U.S. Army Business Occupancy Program, 2002).

Table ES-4. Army Family Housing Occupancy by Grade Segment and by Bedroom Entitlement, Fort

	2 BR	3 BR	4+ BR	Total
2002				
Total	880	903	539	2,322
Officers	172	136	92	400
O6+	-	-	21	21
W4-O5	-	36	19	55
W1-O3	172	100	52	324
Enlisted	708	767	447	1,922
E7-E9	-	287	118	405
E4-E6	586	445	319	1,350
E1-E3	122	35	10	167

Leonard Wood, 2002

Note: Occupancy is based on the bedroom entitlements of the personnel. Thus, the bedroom totals may not correspond to the actual distribution of housing on a bedroom count basis.

Source: U.S. Army Business Occupancy Program, 2002.

Table ES-5 presents the projected floor requirement for 2007. The floor requirements among the four criteria are not additive. The floor requirement is calculated as the greatest requirement among the four criteria calculated on an individual grade basis and summed across the grades. The projected floor requirement in 2007 totals 450 housing units. The floor requirement is influenced by the key and essential personnel requirement for O5 personnel and above, and E9 personnel, and by the ten percent on-post community requirement for the remaining grades.

Grade	Total Families	On-Base Community	Key and Essential	Historic Units	Quality of Life	Floor Requirement
2007						
Total	3,858	396	71	-	-	450
Officers	551	63	47	-	-	99
O6+	27	6	26	-	-	26
W4-O5	128	14	21	-	-	30
W1-O3	396	43	-	-	-	43
Enlisted	3,307	333	24	-	-	351
E7-E9	854	86	24	-	-	104
E4-E6	2,227	224	-	-	-	224
E1-E3	226	23	-	-	-	23

Table ES-5. Summary of Floor Requirements Analysis, Fort Leonard Wood, 2007

Note: The floor requirement reflects greatest requirement among the four categories on an individual grade basis.

Source: Estimates prepared for this study.

OFF-POST COMMUNITY HOUSING DEMAND

Military personnel other than current occupants of military family housing in 2002 and the floor requirement in 2007 were considered to be candidates for off-post community housing. Potential off-post military families thus total 1,441 families in 2002 and 3,408 families in 2007. Based on records maintained by the Fort Leonard Wood Housing Office (2002), there are 401 military family homeowners in 2002. This figure is projected to increase to 407 in 2007 due to the increase in military personnel authorized for the post in that year. Potential military family renters thus total 1,040 families in 2002 and 3,001 families in 2007 (Table ES-6).

MARKET AREA

The market area is defined as those communities that are within a 20-mile commute of the principal work areas on the post. This area includes most of Pulaski County and portions of Phelps, Texas, and Laclede counties. The small cities of St. Robert and Waynesville are the primary support communities for the post. Rolla is a substantially larger city east of the market area along Interstate 44. Rolla is the site of a major campus of the University of Missouri, which contributes to local economic stability and growth. Figure ES-1 maps the market area. The figure also shows the Military Housing Area (MHA) defined for the post by DoD for the purpose of establishing local BAH rates. The MHA is a significantly larger area encompassing nearly all of Pulaski, Phelps, and Texas counties.

Table ES-6. Military Family Renters, by Grade Segment and Bedroom Entitlement, 2002 and 2007

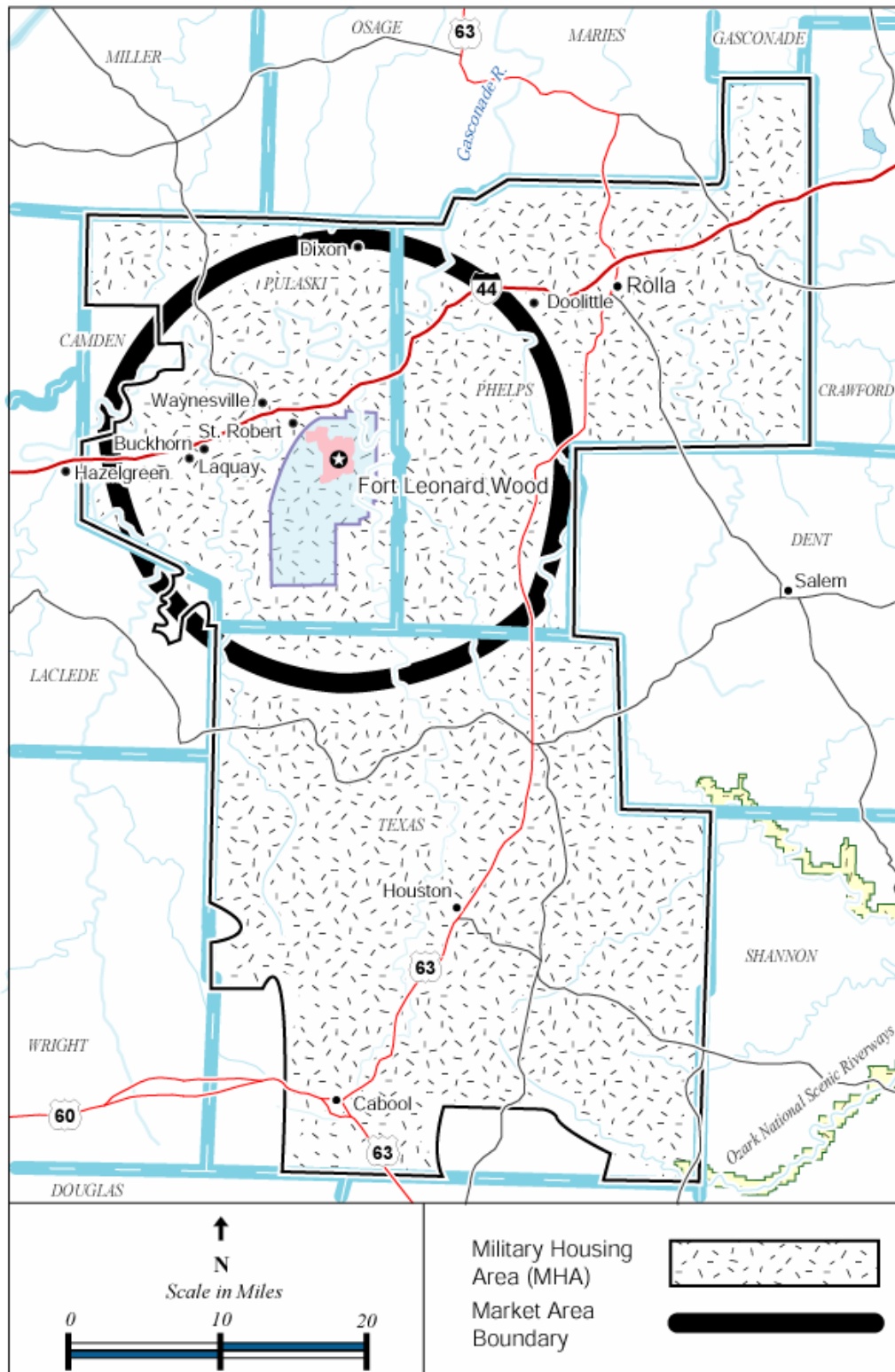
	2 BR	3 BR	4+ BR	Total
2002				
Total	312	510	218	1,040
Officers	5	16	6	27
O6+	-	-	1	1
W4-O5	-	9	1	10
W1-O3	5	7	4	16
Enlisted	307	494	212	1,013
E7-E9	-	242	62	304
E4-E6	273	241	146	660
E1-E3	34	11	4	49
2007				
Total	1,090	1,259	652	3,001
Officers	153	114	55	322
O6+	-	-	-	-
W4-O5	-	23	9	32
W1-O3	153	91	46	290
Enlisted	937	1,145	597	2,679
E7-E9	-	470	158	628
E4-E6	792	633	425	1,850
E1-E3	145	42	14	201

Source: Estimates prepared for this study.

Population and housing data were extracted from the 1990 and 2000 censuses for those census tracts within the market area. Those tracts corresponding to the post were identified, and census data were tabulated for the off-post portions of the market area. The off-post market area has a current (2002) population estimated at 30,300 persons, having increased at an average annual rate of 0.9 percent since 1990 (U.S. Bureau of the Census, 1992, 2002). This analysis assumes a baseline population growth rate for the off-post market area through 2007 of 1.6 percent per year. This increased rate of growth is largely due to the increase in military personnel projected for Fort Leonard Wood. Under baseline assumptions, on-post housing would continue to be utilized at its recent actual rate, and the added personnel would be housed in the community.

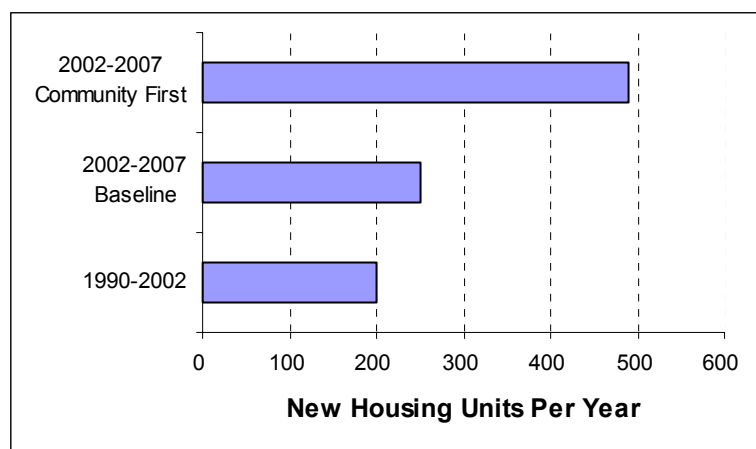
The current housing stock is estimated at 13,800 units, up from 11,700 units in 1990, reflecting an average annual growth of 1.3 percent per year. Housing construction thus has out-paced population growth with many new units becoming available after 2000. Average household size has fallen, and the overall vacancy rate in the market area has remained steady at 12.4 percent. However, the overall vacant housing inventory includes all vacant units including vacant units for sale, vacant units for rent, and vacant units held for seasonal or recreational use. For the rental housing component of the market, vacancy rates are currently estimated at 14.1 percent, also little changed from 1990. The baseline forecast used in this analysis is for housing development to speed up to accommodate the influx of military population, to a rate of 2.0 percent per year. Vacancy rates would remain at approximately their current levels.

Figure ES-1. Housing Market Area Boundary, Fort Leonard Wood, Missouri



The off-post market area has experienced modest growth in population, housing stock, and employment opportunities in recent years. Recent additions to the area's economic base include growth in visitor-serving businesses along I-44, including location of several new hotels and a Wal-Mart store. The area is capable of additional growth if demand supported it. The number of new housing units added per year between 1990 and 2002 is estimated at 164, based on census data and trends. The baseline projection used in this analysis is for an increase in the rate of housing development to 287 units per year to accommodate the additional military personnel projected for the post (and residing in the community). If the post were to pursue a policy of transitioning its personnel to community housing, it is likely that this housing development rate could rise further. The potential community-housing supply response is projected at 439 new housing units per year between 2002 and 2007 under this policy. Figure ES-2 charts these recent and projected housing growth rates

Figure ES-2. Annual Housing Development, Off-Post Market Area, 1990-2007



Source: U.S. Bureau of the Census, 1992, 2002; estimates prepared for this study.

HOUSING COSTS AND CONDITIONS

This study compiled a rental database for the market area based on the classified listings of apartments and houses for rent from area newspapers, rental lists from area real estate agents and property managers, as well as the listings from the installation's housing referral service. This study calculated the distribution of rental costs using a database of 960 units.

- The median monthly rent for two-bedroom units is \$425 per month. Utility costs average \$74 per month and renter's insurance costs \$18 per month. Median monthly rent plus utilities plus renter's insurance is thus \$517 per month for a two-bedroom rental.
- For three-bedroom units, the median rent is \$650 per month. Utility costs average \$126 and renter's insurance costs \$19. Median rent plus utilities plus renter's insurance consequently is \$795 for a three-bedroom rental.

- Units with four or more bedrooms were estimated to have a median rent of \$875 per month. Utility costs average \$166 and renter's insurance costs average \$20, so median rent plus utilities plus renter's insurance is \$1,061 for a rental unit with at least four bedrooms.

In comparison, the Maximum Acceptable Housing Cost (MAHC, currently comprising the Basic Allowance for Housing, or BAH, and an Out-of-Pocket amount which varies by grade) currently ranges from \$600 per month for E1-E4 families to \$1,122 per month for general officers (Table ES-7). For the year 2007, the OOP amount is assumed to fall to zero with BAH amounts increasing to cover projected increases in rent and utility costs within the market area.

Table ES-7. Basic Allowance for Housing (BAH), Out-of-Pocket (OOP), and MAHC Levels, Fort Leonard Wood, 2002

Rank	BAH	OOP	MAHC
O7	\$946	\$176	\$1,122
O6	\$927	\$174	\$1,101
O5	\$920	\$172	\$1,092
O4	\$857	\$160	\$1,017
O3	\$766	\$142	\$908
O2	\$629	\$121	\$750
O1	\$554	\$108	\$662
W5	\$841	\$157	\$998
W4	\$802	\$149	\$951
W3	\$769	\$142	\$911
W2	\$703	\$132	\$835
W1	\$632	\$122	\$754
E9	\$793	\$147	\$940
E8	\$735	\$137	\$872
E7	\$681	\$129	\$810
E6	\$631	\$122	\$753
E5	\$544	\$106	\$650
E4	\$501	\$99	\$600
E3	\$501	\$99	\$600
E2	\$501	\$99	\$600
E1	\$501	\$99	\$600

Source: Headquarters, U.S. Department of the Army, 2002.

Housing quality in the market area is mixed. Property managers interviewed for this study indicated the share of substandard rentals in the non-mobile-home rental inventory, based on DoD criteria, ranges between 10 percent and 50 percent, with an average of 22 percent. This analysis uses the 22-percent average response. In addition, about 21 percent of the total rental inventory in the market area consists of mobile homes, all of which are considered unacceptable by DoD criteria. This analysis uses a weighted average of the suitability factors for the mobile-home and non-mobile-home portions of the rental housing stock, or an overall average of about 39 percent of the entire rental stock. The remaining 61 percent of the rental inventory is adequate in quality for military families. This percentage was scaled

across all market-area units such that the largest shares of poor-quality units were in the lowest cost ranges. Military members who own their homes (including mobile homes) are considered adequately housed.

Occupant turnover in the rental housing market is relatively high. Interviews with property managers in the area indicated that turnover rates for rental units in the market area average about 70 percent per year. Military turnover rates are generally higher than those for civilian households.

COMMUNITY HOUSING BALANCE

A cost-band quality segmentation analysis with absorption estimates and simulated dynamic adjustment was then conducted for the potential renter families. Based on projected increases in military family rental housing demand, civilian rental housing demand, induced housing development, turnover rates in the rental housing market, and a condition assessment of the rental housing stock, the key results of the analysis are presented below.

There are 1,040 military family renters in 2002 and 3,001 family renters forecast in 2007 (see Table ES-6). Of these, there are 324 families in 2002 and 1,209 families in 2007 estimated to live in rental housing that meets all Army criteria for affordability and adequacy (Table ES-8).

	2 BR	3 BR	4+ BR	Total
2002				
Total	178	143	3	324
Officers	-	12	3	15
O6+	-	-	1	1
W4-O5	-	9	1	10
W1-O3	-	3	1	4
Enlisted	178	131	-	309
E7-E9	-	89	-	89
E4-E6	155	40	-	195
E1-E3	23	2	-	25
2007				
Total	642	542	25	1,209
Officers	25	74	9	108
O6+	-	-	-	-
W4-O5	-	16	6	22
W1-O3	25	58	3	86
Enlisted	617	468	16	1,101
E7-E9	-	242	6	248
E4-E6	507	214	10	731
E1-E3	110	12	-	122

Table ES-8. Acceptably Housed Military Family Renters, Fort Leonard Wood, 2002 and 2007

Source: Estimates prepared for this study.

Consequently, the community housing shortfall is estimated to be 716 units in 2002 and 1,792 units in 2007 (Table ES-9).

In 2007, three-bedroom units constitute the greatest shortfall (717 units), followed by units with four or more bedrooms (627 units) and units with two bedrooms (488 units).

Table ES-9. Community Housing Shortfall, Fort Leonard Wood, 2002 and 2007

	2 BR	3 BR	4+ BR	Total
2002				
Total	134	367	215	716
Officers	5	4	3	12
O6+	-	-	-	-
W4-O5	-	-	-	-
W1-O3	5	4	3	12
Enlisted	129	363	212	704
E7-E9	-	153	62	215
E4-E6	118	201	146	465
E1-E3	11	9	4	24
2007				
Total	448	717	627	1,792
Officers	128	40	46	214
O6+	-	-	-	-
W4-O5	-	7	3	10
W1-O3	128	33	43	204
Enlisted	320	677	581	1,578
E7-E9	-	228	152	380
E4-E6	285	419	415	1,119
E1-E3	35	30	14	79

Source: Estimates prepared for this study.

The requirement for government-provided housing in 2007 consequently is 2,242 units (1,792 families who are unable to find affordable, adequate-quality rental units plus the 450 units comprising the floor requirement). Table ES-10 presents the distribution of this requirement by grade segment and bedroom entitlement.

Table ES-10. Government Provided Military Housing Requirements, Fort Leonard Wood, 2002 and 2007

	2 BR	3 BR	4+ BR	Total
2002				
Total	1,014	1,270	754	3,038
Officers	177	140	95	412
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